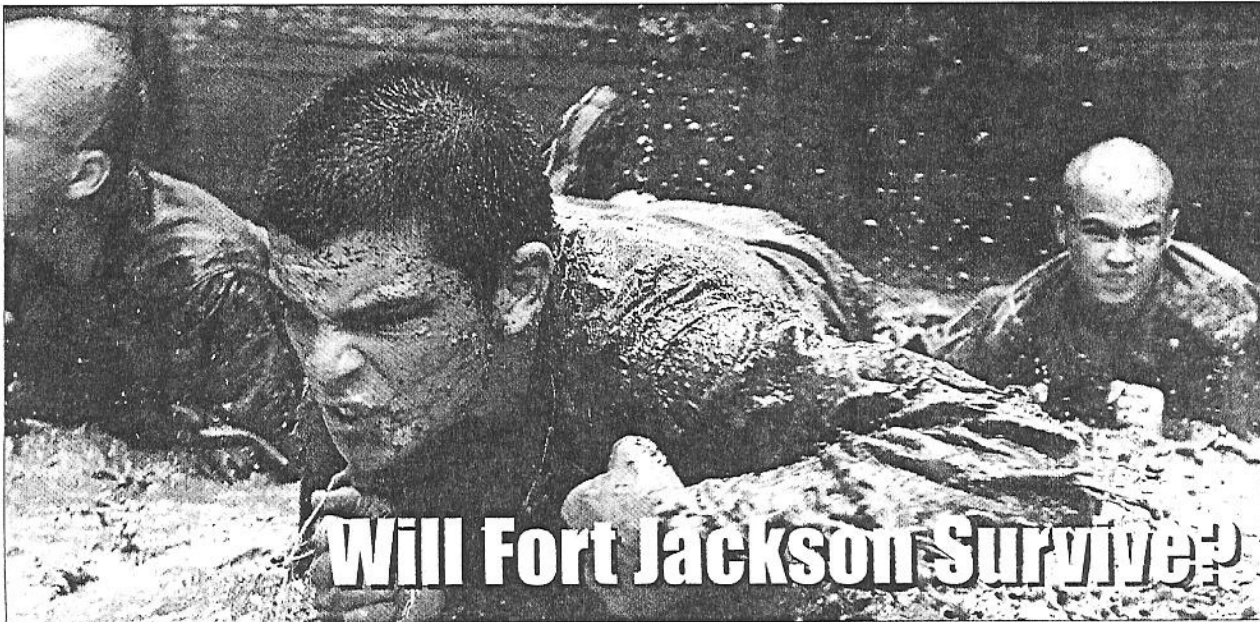


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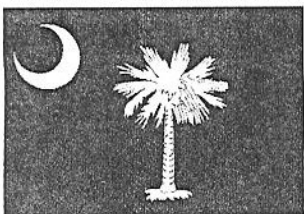
June, 2004



Will Fort Jackson Survive?

The fight is on! Columbia will slosh and struggle through the muddy political waters in Washington to keep Fort Jackson secure and off of the latest base closure list. Read the 2020 Columbia exclusive on this important issue to the economy of the Midlands and the positive and pro-active defense measures underway by Ike McLeese and other city leaders. Full story on pages 8 & 9.

Photo courtesy of Ft. Jackson Office of Public Affairs



Fmr. Gov. Campbell gets award

Campbell and his family are honored by the Alzheimer's Palmetto Chapter. Page 10.



Columbia teens are on the march!

A community youth organization is speaking out against teen smoking. Page 12

Must Read Stories In This Issue...



Dr. Buddin takes charge

The former Principal of the Year reveals her plan for Blythewood's new high school and where she stands on athletics. Page 2



Columbia's music man

The "Blues Doctor" Drink Small is still kicking and hollerin' the blues. Read the story of this 71-year-old legend. Page 6



Overcoming life's odds

Billy Stanick built a multi-million dollar firm from \$300 and hard work. Read how he kept his chin up through it all. Page 14

From the team at 2020 Columbia



Kris Wustrow, CEO

You are reading the fourth edition of 2020 Columbia, an all-new publication for Columbia and the Midlands. The mission of 2020 Columbia is to provide an alternative to the daily newspaper for readers and advertisers in a simple, monthly format.

Quite frankly, we're amazed at the huge number of phone calls, letters, emails and conversations from people throughout the Midlands who applaud our new full-color publication and its positive features and articles about local people, places, churches, and events.

Our local advertisers, those brave souls who took a leap of faith with us, have all seen their sales increase. Every one of our advertisers is satisfied. Simply put, 2020 Columbia gets results!

Thank you for calling and visiting our advertisers. Thank you for giving us your support and suggestions. As always, we invite you to offer your input, whether you are a writer, photographer, designer, advertiser...or just have a good idea for the new publication. Feel free to call me directly at 803-238-7719.

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Rage Against the Haze host "Festivirals"

Midlands' teens spread the word against smoking

Columbia teenagers will have something to rage against on Wednesday, June 16 when RAGE Against the Haze hosts one of four regional "Festivirals" at Riverbanks Zoo & Botanical Gardens.

Teens from across the Midlands who have joined South Carolina's youth movement against smoking will gather to talk about the latest in tobacco prevention.

ple as taking a photograph of the RAGE symbol displayed somewhere prominent in their community or something as complex as working to enforce a 50-foot entrance restriction that keeps smokers at a safe proximity from their school's front doors.

Many tobacco control programs in states across the country have only put their

cool swag (that's teen speak for free stuff). Being a member also gets kids invited to regional Festivirals, not to mention events like last year's RAGEFest, which drew teens from all across the state. Anti-tobacco advocate and former MTV Road Rules star Oscar Hernandez hosted RAGEFest 2003, and made a special appearance at Vortex, RAGE's teen training seminar that helped experienced RAGEers learn how to train their peers who are just catching up to speed with the movement.

Columbia's "Festivirals" falls in the middle of the three-day Festival tour. After a stop on Tuesday, June 15 at Myrtle Beach's House of Blues where RAGE will take its message to Coastal RAGEers, the tour will arrive in Columbia on

Involved in our Community

Kicked off two years ago with settlement money from a string of national tobacco lawsuits and maintained today with state funds, RAGE Against the Haze is offering teens exactly what they want — a grassroots movement for teens by teens. The program arms teens with information. What they do with it is up to them. Ideally, they look at their own communities and seek change at the local level.

resources into large-scale media campaigns. "That's great until the funding dries up. We're one of the only programs in the country that has designed a curriculum-based campaign to prevent the use of tobacco by youth. The idea is that the movement moves forward because of the kids and their message. For them, it's all about spreading the word — much like a virus," says Sharon Biggers, SC DHEC's

Tobacco Control program manager.

Most teens initially join up with RAGE online at www.rage-againstthehaze.com, and according to Geno Church, Creative Director at Brains on Fire, the Greenville-based advertising agency that heads up the SC DHEC account, the online component is no accident. "Kids spend an incredible amount of time online. And at this age, their peer group is the single biggest influence on

them. We knew there had to be a way to harness that," Church says.

The idea is simple. A teen visits the RAGE Against the Haze website and joins as a member. Being a member gives him behind-the-scenes access that allows him to meet other anti-smoking teens; ask the movement's mascot Marilyn, who happens to be an electric blue couch, questions about tobacco and its damaging effects; keep track of missions and earn

At "Festivirals" and other events, the teens' activities go hand in hand with the program's curriculum. Teens who are new to RAGE start with Viralmentalist 101, a training program that gives them the facts about the dangers of tobacco use, particularly statistics that apply to South Carolina.

"We arm them with everything they'll need to make a difference in their communities. The response is overwhelming — these kids are calling us and telling us that they want more, that they can do more. We're experiencing a surge of social activism among kids today," claims Church, who has mentored many of the 700-plus S.C. teens who've signed on.

Once teens are familiar with RAGE, have accomplished some kind of change in their own communities and feel comfortable speaking about the movement to other teenagers, they're ready for Viralmentalist 201, a program that teaches RAGEers how to pass on their passion for not smoking to their peers.

June's "Festivirals" will include elements planned and executed by teens who have just completed the 201 curriculum. "RAGEer Zack Davis says of the program, "Now that I've gotten to the point where I can teach it, I'm able to see what it's done, not just for me, but statewide."

Of course, to have activist teens, you've got to have active teens, so between sessions RAGE makes sure kids have time to enjoy NASCAR, picnics, and trips to fun parks.



Teen members of Rage Against the Haze, a group funded by tobacco lawsuit settlement funds, show pictures of easy convenience store access to cigarettes.

Wednesday, June 16 following a morning stopover in Florence.

Columbia teens who have pre-registered online can join up with the group at Riverbanks Zoo at 2 p.m. At 6 p.m., kids will enjoy dinner and head to the Columbiana Grande cinema complex off Harbison Boulevard where they'll be part of a Viral activity.

Together, they'll put together a "Smoking in Movies" display that will help bring home the fact that in the 1990s, 9 out of 10 movies prominently featured tobacco products.

The teens hope that the display will help spread the virus, educating more teens about the dangers of smoking and perhaps letting them know about a cool, new group called RAGE Against the Haze.

The "Festivirals" tour will conclude in Greenville at the Warehouse Theatre on Thursday, June 17. All RAGE events are free for teens and include transportation to and from events. To receive information or to join RAGE Against the Haze, visit the movement's website at www.rage-againstthehaze.com or call 888-407-9560.



These Columbia teenagers are working to prevent their fellow teens from taking up the destructive habit of cigarette smoking. Activities such as this car wash raise awareness for the cause.

"RAGE's mission is to empower South Carolina youth to take hold of their future," says 18-year-old Zach Davis, who's been involved with RAGE since its inception. Most of the kids get excited about accomplishing what RAGE calls "missions," a set of possible policy changes that can be implemented on a local level and adapted to fit a particular community.

Many kids work to design their own creative missions — often something as sim-

What can we do about our rising health care costs in SC?

Much is said about the cost of medical care in SC and how it affects both our out-of-pocket cost and the premiums we pay for our health insurance. Fortune magazine, this month, stated that health costs in the next 6 years would increase from 15% to 20% of the GDP.

Over the years we have forgotten the concept of insurance as originally defined. Many of my clients know my simple definition: the coming together of many to pool their monies for the benefit of the few who experience catastrophic illness or injury. This, after all, is how we handle our auto and homeowners insurance. We don't make claims for oil changes on our auto or repairing a broken stair rail at home.

Today we look at our medical insurance as a benefit plan rather than insurance. We make claims on every doctor's visit and every prescription filled. This is done through use of co-pays. Not only is this a claims expense now filed against our medical carrier but there is an administrative cost as well.

Even worse, we no longer know the true cost of our care. Prior to Claritin becoming an over the

counter drug, I would ask people what the drug costs. Inevitably their answers varied between \$10 and \$50. This was their co-pay, not the true cost of the drug. It was more in the range of \$100 to \$120. The price could vary even more by where you shopped for the drug. There is an old adage that if you have to ask the price, you can't afford it. This was obviously for the person with more money than me. I suspect you may belong to the same club.

If we are the ones who can best control our costs, what can we do? The first is to take a more hands-on approach to our own care. If you are in a Preferred Provider Organization, check with the receptionist each visit to make sure your doctor is still part of that network. The contract between the doctor and the PPO may not have been renewed and you can get caught with out-of-network charges. Secondly, remember doctors may be busy but it is still our health we are talking about. Discuss with them alternative methods of care to find the ones that best fit your comfort level and your pocket-

book. What about second opinions? If it is serious and requires aggressive care, do not be afraid to ask for a second opinion. Your doctor will probably welcome it. After all, his malpractice premiums are on the rise (another story affecting our health costs) and the second opinion protects both of you. Speaking of second opinions, when you fill your Rx, make sure you create a dialogue with your pharmacist as well. They are the ones who best know the interactions of any current drugs you may be taking to the new prescription. They might also be the best source to suggest less expensive generic drugs.

The primary way to combat rising costs is to use our health insurance as insurance and not as a benefit plan where co-pays drive up cost. Explore higher deductible plans with no co-pays and much less expensive premiums. Compare the cost savings against your added exposure and in most instances you will find that it makes more sense (and cents) to use insurance as it was originally planned to be used ... protection against the catastrophic. The gov-

ernment has recently given us a great tool for this. Starting January 1 of this year, the Health Savings Account, known as HSA, was introduced. Any individual is eligible who has coverage under a high-deductible health plan.

The purpose of this special savings account is to allow you to save on a tax favored basis the monies necessary to cover your deductible and out-of-pocket expenses. This is your private account and belongs to you alone. When the money is used for a qualified medical expense it is done so without any tax consequence. This is the equivalent to Uncle Sam subsidizing your pre-insurance costs.

In addition to the above, the HSA funds roll over each year so you never lose them. They can be used for a magnitude of things that health insurance would not generally cover. Some of these possible uses are dental and dentures, contact lenses and their insurance, and home and auto modifications for handicapped. Also the account can be used for long-term-care insurance premiums, Medicare deductibles, and Cobra premiums. IRS publication can give you more information.



George Scott is the principal of FYI - For Your Insurance in Columbia